

Information to identify the case:

Debtor 1	<u>Philip J. Terravecchia Jr.</u>	Social Security number or ITIN	xxx-xx-8401
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Susan L. Terravecchia</u>	Social Security number or ITIN	xxx-xx-1895
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-22451-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Philip J. Terravecchia Jr.
aka Phil J. Terravecchia Jr.

Susan L. Terravecchia

12/12/24

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Philip J. Terravecchia, Jr.
Susan L. Terravecchia
Debtors

Case No. 19-22451-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 12, 2024

User: auto
Form ID: 3180W

Page 1 of 5
Total Noticed: 65

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Philip J. Terravecchia, Jr., Susan L. Terravecchia, 174 Coal Street, Lemont Furnace, PA 15456-1080
15073300	Ditech Financial, LLC, Ditech Bankruptcy Department, P.O. Box 6154, Rapid City, SD 57709-6154
15073301	+ Fayette County Tax Claim Bureau, Fayette County Courthouse, 61 East Main Street, Uniontown, PA 15401-3514
15073302	Fayette EMS, P.O. Box 862, Connellsville, PA 15425-0862
15073303	Foundation Radiology Group, PC, 75 Remittance Drive--Dept. 6757, Chicago, IL 60675-6757
15073309	+ Linebarger Goggan Blair & Sampson, 75 South Houcks Road--Suite 301, Harrisburg, PA 17109-2835
15073312	+ Mariner Finance, 1155 Washington Pike--Suite 60, Bridgeville, PA 15017-2827
15073311	+ Mariner Finance, 45 West Main Street, Uniontown, PA 15401-3341
15073316	+ North Union Township, James ~Mari, 1197 Connellsville Road, Lemont Furnace, PA 15456-1071
15073305	+ Sheryl R. Heid, Esq., 4 North Beeson Boulevard, Uniontown, PA 15401-3438
15073321	+ Stephen Selinger, Esq., 140 Broadway--26th Floor, New York, NY 10005-1171
15112826	U.S. Bank National Association, as Trustee, for Ma, c/o Ditech Financial LLC, PO Box 12740, Tempe, AZ 85284-0046
15073323	Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596
15073324	+ Vantage Acceptance, 5950 Canoga Avenue--Suite 300, Woodland Hills, CA 91367-5037

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 13 2024 04:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 12 2024 23:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 13 2024 04:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 12 2024 23:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Dec 13 2024 04:51:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 12 2024 23:53:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
cr	+ Email/PDF: resurgentbknofications@resurgent.com	Dec 12 2024 23:52:30	Wilmington Savings Fund Society, FSB, PO Box 10826, Greenville, SC 29603-0826, UNITED STATES 29603-0826
15073293	^ MEBN	Dec 12 2024 23:49:54	AES/PHEAA, P.O. Box 8183, Harrisburg, PA 17105-8183

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15073292	^ MEBN	Dec 12 2024 23:49:30	Advanced Call Center Technologies, P.O. Box 9091, Gray, TN 37615-9091
15073294	EDI: CBS7AVE	Dec 13 2024 04:51:00	AmeriMark Premier Easy Pay Plan, P.O. Box 2845, Monroe, WI 53566-8045
15073295	EDI: BANKAMER	Dec 13 2024 04:51:00	Bank of America, P.O. Box 982234, El Paso, TX 79998-2234
15097351	+ EDI: BANKAMER2	Dec 13 2024 04:51:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15073296	+ EDI: WFNNB.COM	Dec 13 2024 04:51:00	Blair/Comenity Capital Bank, Bankruptcy Department, P.O. Box 183043, Columbus, OH 43218-3043
15073297	EDI: CAPITALONE.COM	Dec 13 2024 04:51:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
15081259	EDI: CAPITALONE.COM	Dec 13 2024 04:51:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15095549	+ EDI: CBS7AVE	Dec 13 2024 04:51:00	Country Door, c/o Creditors Bankruptcy Service, P. O. Box 800849, Dallas, TX 75380-0849
15073298	Email/PDF: creditonebkn notifications@resurgent.com	Dec 12 2024 23:52:29	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
15073299	EDI: DISCOVER	Dec 13 2024 04:51:00	Discover Bank, P.O. Box 30421, Salt Lake City, UT 84130-0421
15076585	EDI: DISCOVER	Dec 13 2024 04:51:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15123838	Email/Text: ECMCBKNotices@ecmc.org	Dec 12 2024 23:54:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
15095550	+ EDI: CBS7AVE	Dec 13 2024 04:51:00	Ginny's, c/o Creditors Bankruptcy Service, P. O. Box 800849, Dallas, TX 75380-0849
15073304	^ MEBN	Dec 12 2024 23:49:57	Hayt, Hayt & Landau, LLC, Two Industrial Way West, P.O. Box 500, Eatontown, NJ 07724-0500
15073306	EDI: IRS.COM	Dec 13 2024 04:51:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
15073307	EDI: SYNC	Dec 13 2024 04:51:00	JC Penney/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
15073308	^ MEBN	Dec 12 2024 23:49:49	KML Law Group, Suite 5000--BNY Mellon Independence Ctr., 701 Market Street, Philadelphia, PA 19106-1538
15076819	Email/PDF: resurgentbkn notifications@resurgent.com	Dec 12 2024 23:52:37	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15073310	EDI: SYNC	Dec 13 2024 04:51:00	Lowe's/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
15073313	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 12 2024 23:54:00	Midland Funding, 2365 Northside Drive--Suite 300, San Diego, CA 92108-2710
15105199	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 12 2024 23:54:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15073314	EDI: CBS7AVE	Dec 13 2024 04:51:00	Montgomery Ward, 1112 7th Avenue, Monroe, WI 53566-1364
15095548	+ EDI: CBS7AVE	Dec 13 2024 04:51:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P. O. Box 800849, Dallas, TX 75380-0849
15081464	+ EDI: NFCU.COM	Dec 13 2024 04:51:00	NAVY FEDERAL CREDIT UNION, P O BOX

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			3000, MERRIFIELD, VA 22119-3000
15073315	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Dec 12 2024 23:54:00	Nelnet Student Loan Trust, Attn: Claims, P.O. Box 82505, Lincoln, NE 68501-2505
15084232	^ MEBN	Dec 12 2024 23:49:59	Nelnet on behalf of ASA, American Student Assistance, PO Box 16129, St. Paul MN 55116-0129
15233025	Email/Text: mtgbk@shellpointmtg.com	Dec 12 2024 23:53:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
16439459	Email/Text: mtgbk@shellpointmtg.com	Dec 12 2024 23:53:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, South Carolina 29603-0826
15073317	EDI: AGFINANCE.COM	Dec 13 2024 04:51:00	One Main Financial, P.O. Box 3251, Evansville, IN 47731-3251
15089385	+ EDI: AGFINANCE.COM	Dec 13 2024 04:51:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
15073318	EDI: PENNDEPTREV	Dec 13 2024 04:51:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
15073318	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 12 2024 23:54:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
15084167	+ Email/Text: bncnotifications@pheaa.org	Dec 12 2024 23:53:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
15108916	EDI: Q3G.COM	Dec 13 2024 04:51:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15108915	EDI: Q3G.COM	Dec 13 2024 04:51:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15073319	Email/Text: bkdepartment@rtresolutions.com	Dec 12 2024 23:54:00	Real Time Resolutions, 1349 Empire Central--Suite 150, Dallas, TX 75247-4029
15111744	Email/Text: bkdepartment@rtresolutions.com	Dec 12 2024 23:54:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
15073320	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Dec 12 2024 23:54:00	Receivables Management Partners, Attention: Bankruptcy, P.O. Box 349, Greensburg, IN 47240-0349
15320362	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 12 2024 23:53:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
15073322	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 12 2024 23:53:00	Specialized Loan Servicing, LLC, 8742 Lucent Blvd.--Suite 300, Highlands Ranch, CO 80129-2386
15074541	^ MEBN	Dec 12 2024 23:50:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15106138	EDI: AIS.COM	Dec 13 2024 04:51:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15073325	+ EDI: VERIZONCOMB.COM	Dec 13 2024 04:51:00	Verizon Wireless Bankruptcy Admin., 500 Technology Drive--Suite 500, Weldon Springs, MO 63304-2225
15073326	Email/Text: pitbk@weltman.com	Dec 12 2024 23:53:00	Weltman, Weinberg & Reis, 436 Seventh Avenue--Suite 2500, Pittsburgh, PA 15219-1842
15090666	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 12 2024 23:53:00	Wilmington Savings Fund Society., FSB Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
15073327	EDI: WFNNB.COM	Dec 13 2024 04:51:00	Woman Within/Comenity Bank, Bankruptcy

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Department, P.O. Box 182125, Columbus, OH
43218-2125

TOTAL: 54

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ditech Financial LLC
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
cr		Specialized Loan Servicing, LLC, As Servicer For W
cr		Wilmington Savings Fund Society, FSB, d/b/a Christ
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 4 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2024 at the address(es) listed below:

Name	Email Address
Daniel R. White	on behalf of Debtor Philip J. Terravecchia Jr. r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Daniel R. White	on behalf of Plaintiff Susan L. Terravecchia r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Daniel R. White	on behalf of Plaintiff Philip J. Terravecchia Jr. r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Daniel R. White	on behalf of Joint Debtor Susan L. Terravecchia r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Denise Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com
Joshua I. Goldman	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing josh.goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com
Joshua I. Goldman	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust as Trustee for PNPMS Trust III josh.goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com
Keri P. Ebeck	on behalf of Creditor Specialized Loan Servicing LLC, As Servicer For Wilmington Savings Fund Society, FSB, DBA, Christina

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Trust, Not In Its Individual Capacity, But Solely In Its Capacity As Owner Trustee For WF 19 Grant kebeck@bernsteinlaw.com,
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Keri P. Ebeck

on behalf of Creditor Specialized Loan Servicing LLC as Servicer for Deutsche Bank National Trust Company, as Trustee for
First Franklin Mortgage Loan Trust 2006-FF13, Mortgage Pass-Through Certificates, Series 2006-FF13
kebeck@bernsteinlaw.com,
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 11